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Resp/Adt/A

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Date:

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By:

L. L. B.

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT**

JAN 21 2004

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Inventor(s): Patnode et al.
Applicant: AMERICAN EXPRESS TRAVEL
RELATED SERVICES COMPANY,
INC.

Docket No.: 10655.9500

Serial No.: 09/712,743

Filing Date: November 14, 2000

Examiner: Yasin M. Barqadle

TITLE: SYSTEMS AND METHODS FOR
CREATING FINANCIAL ADVICE
APPLICATIONS

Art Unit: 2153

RESPONSE TO OFFICE ACTION

Commissioner for Patents
Mail Stop Non-Fee Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Assistant Commissioner:

In response to the Office Action dated October 23, 2003, please consider the following amendment and remarks:

1455279.1

Snell & Wilmer
L.L.P.
LAW OFFICES

One Arizona Center
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
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FROM: Shahpar Shahpar

PHONE: 602-382-6306

MESSAGE:

Attached is the Response to Office Action dated October 23, 2003

ORIGINAL DOCUMENT: Will be sent

NUMBER OF PAGES (Including Cover): 16

CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.9500

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